

MISSOURI FILING GUIDELINES
MDI Life & Health Section

These guidelines for filing requirements and filing fees are based on **Mo. Reg. 20 CSR 400-8.100** and **20 CSR 400-8.200**. Please review these regulations for additional information about filing with the Life & Health Section. If you would like to speak to someone in the Life & Health Section about filing, please call Tonya Buscher or Carol Crites at **573-751-4363**.

Filling out the TD-1

COMPANY NAME – Company name must be listed exactly as is shown on the company Certificate of Authority.

NAIC NUMBER – The five (5) digit Company NAIC number must be shown on the TD-1.

LEGAL ADDRESS – This needs to be the legal address of the company, not a consulting firm.

CONTACT PERSON – This needs to be the person who is dealing directly with the filing, not the Company President.

PHONE NUMBER – Toll Free number or a number we can call collect for any concerns associated with the filing.

FILING RETURN ADDRESS – The address where all correspondence and acknowledgements of approval may be sent.

TRANSMITTAL DOCUMENT – Either the MO. TD-1 or NAIC Transmittal Document are acceptable.

NAIC MATRIX CODE - The NAIC Matrix Code must be listed on the Transmittal Document or in the Cover Letter. The NAIC Matrix Code can be found on the NAIC web site at - http://www.naic.org/rates_forms/unif_prod_matr.htm

The forms listed below are to be listed in the Previously Approved section of the TD-1 only if they are included in the filing. If the forms are not included in the filing, do not list them on the TD-1. A Previously Approved form is one that has been approved in the past by MDI where no changes have been made to the form or form number.

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|---------------------------------|---------------------------------|---|
| * Policy or Contract | * Supplement Applications | * Certificates |
| * Enrollment Applications | * Agreements | * Riders |
| * Endorsements | * Amendments | * Applications |
| * Questionnaires | * Rejections Notice | * Outline of Coverage (only if approved with Medicare Supplement) |
| * Request for Reinstatement | * Reinstatement Notice | |
| * Life & Health Guaranty Notice | * Address / Phone Number Notice | |
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The forms listed below are forms required for formal Approval and should be listed in the new section of the TD-1.

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|---------------------------------|--|---|
| * Policy or Contract | * Supplement Applications | * Certificates |
| * Enrollment Applications | * Agreements | * Riders |
| * Endorsements | * Amendments | * Reinstatement Notice |
| * Questionnaires | * Applications | * Rejections Notice |
| * Request for Reinstatement | * Address / Phone Number Notice | * Outline of Coverage (only if approved with Medicare Supplement) |
| * Life & Health Guaranty Notice | * Medicare Supplement Advertisement | * All Medicare related filings need to be file for approval |
| * Group Policy Insert | * Group Policy/Certificate Insert Page | |

Group Insert pages can be approved on their own merit with each page with a different form number.

Forms which do not require a filing fee and should not be listed on the TD-1.

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| * Buyers Guide | * Policy Delivery Receipt |
| * Brochures / Advertisements (except Medicare Supplement) | * Assignment Form |
| * Notice of Changes | * Bank Drafts |
| * Authorization to Obtain and Disclose Information | * Sales Material |
| * Specification or Data Pages | * Schedule Pages (Co-payment, Benefit) |
| * Out of State Filing (except Medicare Supplement) | * Rates (except Medicare Supplement, Credit) |
| * Actuarial Notice/Descriptions | * Description of Separate Accounts |
| * Benefit Summary | * Conditional Receipts |
| * HIV Testing Form | * Notice of Informational Practices |
| * Disclosure Statement | * Statement of Policy / Benefit Information |
| * Notice of Cancellation | * Outline of Coverage (except Medicare Supplement as listed in previous sections) |

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FILING FEES: FILING FEES ARE BILLED MONTHLY – DO NOT REMIT PAYMENT WITH A FILING

The general filing fee is \$50.00 and is based on Mo. Reg. 20 CSR 400-8.200

Group or Individual Policy(ies): Transmittal Document is required. The fee will be \$50 per policy filed in a submission

Group Certificate(s): Transmittal Document is required. The fee will be \$50 per group certificate(s) filed in a submission

Insert Pages and/or Paragraph Inserts: Transmittal Document is required. The fee will be \$50 times the number of approved group forms with which they will be used. The number of approved group forms with which they will be used must be identified in your cover letter.

Forms filed without Policies and/or Certificates: Transmittal Document is required. The fee for applications, supplemental applications, riders, endorsements, amendments, enrollments forms, questionnaires, outline of coverages (for Medicare Supplement) not filed in conjunction with a policy or certificate will be charged \$50 per form.

Rate that are reviewed for approval/acceptance include:

Medicare Supplement Filing: Transmittal Document is required. The fee will be \$50 per rate schedule submitted.

Credit Life Filing: Transmittal Document is required. The fee will be \$50 per rate schedule submitted.

Rate Filings: General rate change filings or initial rate filings are received on an Informational Basis Only. Aside from Medicare Supplement rates and Credit rates, rate filings are not approved nor charged a fee.

General Filing Rules and Requirements

- A form number can only be used once.
 - Form numbers cannot be reused. If you file a form with a number that has been used, we will ask you to revise the number or withdraw the filing.
- A Substitution filing will only be accepted if submitted within the same quarter (4 months) as the original approval date.
 - Substitutions will be accepted for general errors found after the close of the file. They will not be accepted for major changes to the approved file.
- An Insert Page cannot be filed for an Individual Policy.
- If you receive a Last Notice Letter / or 30-Day Follow-up Notice and you need more time than the notice allows, then you must request an extension of time by contacting the MDI Analysts reviewing the filing.
- Form Numbers must be listed on the TD-1 or Transmittal Document exactly as they are shown on the form.
- All forms filed for approval must have a form number listed in the lower left hand corner of the face page below all other information on that page.
- Forms must be submitted with only one cover letter and one TD-1. If additional space is needed on the TD-1, please continue on a blank sheet of paper following the same format as the TD-1.
- When completing the TD-1, only one form number and description per line.
- The NAIC Matrix Code for the filing must be identified. The NAIC Matrix Code can be found on the NAIC web site at - http://www.naic.org/rates_forms/unif_prod_matr.htm
- For details about how your filing relates to Missouri Statutes and Regulations, please review the form filing checklists located on our web site at <http://www.insurance.mo.gov/industry/filings/checklists/index.htm>